

10/19/04

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Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
 Portillo et al.)
 Application No. 09/604,525) Art Unit: 3628
 Filed: June 27, 2000) Examiner: Richard C. Fults
 For: **METHOD FOR FACILITATING PAYMENT**) Confirmation No.: 4943
OF A COMPUTERIZED TRANSACTION)

**AMENDMENT AND RESPONSE TO FIRST OFFICE ACTION AND
RECORD OF INTERVIEW**

Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 3, 2003, please amend the above-identified application as follows and consider the appended remarks.

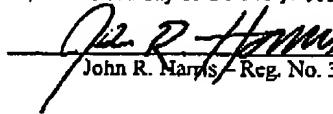
In accordance with 37 CFR § 1.121, the present amendment is submitted in separate sections as follows:

- 1) Introductory Comments,
- 2) Amendment to the Specification,
- 3) Claim Amendments,
- 4) Record of Interview, and
- 5) Remarks.

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I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Arlington, VA 22313-1450, or transmitted to the U.S. Patent Office by facsimile to number (703) 872-9326, on this 3rd day of October, 2003.


 John R. Morris - Reg. No. 30,388

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1) Introductory Comments

Claims 1-15 are pending in the present application, prior to this amendment. All claims were rejected in the office action.

All claims have been cancelled in favor of a new claim set. New claims 16-159 are presented for entry and consideration. These new claims are intended to replace claims 1-15.

Accordingly, there are now 144 total claims, with 6 independent claims, presented in this amendment. The independent claims are 16, 42, 68, 92, 116, and 138.

An amendment to the specification is presented in order to provide cross-references to applications disclosing similar subject matter.

Reconsideration of the claims is requested in view of the interview conducted on August 26, 2003, the amendments presented herein, and the remarks that follow.